

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

1. (Currently Amended) A method for commercial loan decisioning, comprising the steps of:

consolidating financial information from at least one of a borrower, a guarantor and a property into a central database;

calculating financial cash flow for at least one of the guarantor, the borrower and the property;

performing a risk assessment based upon net profit depreciation data, net cash flow, current debt and proposed debt; and

unifying individual and corporate financial wealth, which is based upon the step of calculating financial cash flow, to determine global debt service, wherein the global debt service is further based upon individual global debt service information and corporate global debt service information, including credit policy and credit risk.

2. (Currently Amended) The method for commercial loan decisioning according to claim 1, further comprising the steps of:

determining whether a loans to one borrower threshold is met;

enabling a financial institution to regulate its credit policy and credit risk in relation to ~~currently accepted~~ regulations; and

enabling the financial institution to identify demographics.

3. (Original) The method according to claim 2, wherein the borrower threshold is a minimum dollar amount.

4. (Currently Amended) The method according to claim 2, wherein the ~~accepted~~ regulations are at least one of current governmental and banking regulations.
5. (Original) The method according to claim 2, wherein the demographics include at least one of an industry type and an industry sector.
6. (Original) The method according to claim 1, wherein the unifying step further includes the steps of:
 - determining at least one of the number of borrowers and guarantors; obtaining individual financial information;
 - obtaining individual global debt service information;
 - generating an individual global debt service report; and generating an individual financial report.
7. (Original) The method according to claim 1, wherein the unifying step further includes the steps of:
 - obtaining corporate financial information; and
 - spreading and calculating corporate financial reports.
8. (Original) The method of claim 7, further comprising the steps of:
 - obtaining a corporate global debt service information; and
 - generating a corporate global debt service report.
9. (Original) The method according to claim 6, wherein the individual global debt service report includes at least one of asset information and a ratio between income and expenses.

10. (Original) The method according to claim 6, wherein the individual financial report includes at least one of a credit report, asset and liability information and tax information.

11. (Original) The method according to claim 7, wherein the corporate financial information includes at least one of current assets, liabilities and credit information.

12. (Original) The method according to claim 7, wherein the corporate financial reports include at least one of current asset information, non-current asset information; general liability information, net worth information, income, expenses and adjustments to earnings.

13. (Original) The method according to claim 6, wherein the individual financial information is calculated as:

$$\text{personal cash flow} = \text{total recurring income} + \text{business interest} + \text{non-recurring income} + \text{debt service} (- \text{personal debt}) + \text{net worth (total assets — total liabilities)}.$$

14. (Previously Presented) The method according to claim 6, wherein the individual global debt service information is calculated as:

$$\Sigma \text{ Loan Commitment} + \Sigma \text{ Annual Gross Income} + \Sigma \text{ Annual Operating Expense} + \Sigma \text{ Annual Debt Service} + \Sigma \text{ NOI} + \Sigma \text{ DSC}$$

15. (Original) The method according to claim 8, wherein the corporate global debt service information is calculated as:

$$\{\text{PSORCompany Data}((\text{cashflow available for annual debt service}(\text{Earnings Before Interest, Depreciation and Amortization (EBIDA)} - (\text{dividends} + \text{Withdrawals}) + \text{Personal Discretionary Cash}) - \text{Total Annual Existing and Proposed Debt Service (Current Portion of Long Term Debt (CPLTD)} + \text{Interest Expense} + \text{Annual Principal and$$

Interest) + Excess cash flow + Annual Debt Service Coverage) + Standard Statement of Requirement (SSOR) Individual Data (Total Recurring & Non-recurring Cash Flow + Personal Annual Debt Service + Discretionary Cash Flows + (PSOR) Advanced Support to Negative Discretionary Cash Flow + Net Cash Flow for Debt Service + (Netcash Flow/Personal Debt Service)).

16. (Original) The method according to claim 1, wherein a global debt service is calculated as:

(TDSC) = Summation of {total loan commitment + annual gross income + annual operating expenses + annual debt service} where the NOI = (annual gross income - annual operating expenses) and DSC = (cash flow available/total debt).

Claims 17-29 (canceled).

30. (Previously Presented) The method according to claim 1, wherein the consolidating, calculating and unifying steps are based upon information received from a score based decisioning engine, a non-score based decisioning engine and a commercial and real estate decisioning engine.